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Minimum-Wage Budgets

for Women

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A guide to their preparation



United States Department of Agriculture
Miscellaneous Publication No. 549

Minimum-Wage Budgets for Women

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United States Department of Agriculture

June 1944

**For sale by the Superintendent of Documents, U. S. Government Printing
Office, Washington, D. C.**

Foreword

This publication is a revision of and supersedes Miscellaneous Publication No. 324, Factors to be Considered in Preparing Minimum-Wage Budgets for Women.

Many States have found it useful in constructing budgets upon which minimum-wage determinations have been made. Continued demand for the publication, together with the necessity for wartime modification of certain specifications, has prompted preparation of a new guide.

The publication originally prepared by Gertrude Schmidt Weiss and Marie Waite of the Bureau of Home Economics, Louise Stitt and Stella Stewart of the United States Department of Labor, has been revised by the Family Economics Division of the Bureau of Human Nutrition and Home Economics under the direction of Helen R. Jeter, with the cooperation of Louise Stitt of the Women's Bureau of the Department of Labor, and Hazel Kyrk, Professor of Economics at the University of Chicago. Grace M. Angle has carried the chief responsibility for this revision, with assistance from the following members of the staff of the Family Economics Division: Dorothy N. Chellis, Faith Clark, Janet W. Edwards, Angelene D. Helleberg, Lucile F. Mork, Jean L. Pennock, and Esther F. Phipard.

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USE OF A BUDGET IN MINIMUM-WAGE ADMINISTRATION

Most State minimum-wage laws specify that the wage fixed as the minimum for any group of women must meet the cost of living at a specified level. An industry that does not pay a woman a wage adequate for her support makes it necessary for her to live under sub-standard conditions, to supplement her earnings by other work, or to depend upon her family and friends or upon social agencies to make up the deficiency.

Defining the Cost of Living

There is no one cost of living figure. The cost of living for a woman or for a family group is the sum of the costs of various goods and services that are essential to living at the level that the State attempts to establish as the minimum.

Most States, recognizing that minimum-wage legislation is designed to guard against socially unsatisfactory living conditions, have described the level of living in general terms. They have incorporated in the law such phrases as "minimum necessary for health and welfare," "the necessary cost of proper living," "an adequate living," a level "not detrimental to health and morals and sufficient for decent maintenance," and "sufficient to maintain an employee under conditions consistent with her welfare."

Such descriptions are too general, however, for the administration of minimum-wage legislation. They must be supplemented by a list of specific goods and services with estimates of costs. This means the construction of a budget representing the level of living to be provided by a minimum wage.

Responsibility for Construction of a Budget

The preparation of such a budget is generally a staff function of the person, board, or department administering the law. Its official approval may depend upon the deliberations of a wage board or conference made up of representatives of the public, employers, and employees.

Many States have found it helpful to appoint a State committee of physicians, nutritionists, housing experts, and other technical advisers to assist in deciding what an "adequate living" should include.

This committee may wish to enlist the aid of other persons with specialized training or experience to help them answer specific questions. The State or city home economics association and the dietetic association should be able to assist with the selection of restaurants and the evaluation of the meals served. Housing associations, found in many of the larger cities, can assist in framing criteria for housing, in line with local conditions. Social workers, leaders in trade unions and trade-union auxiliaries, in the Young Women's Christian Association, and in Catholic and Jewish organizations usually can provide information on available rooming, restaurant, and recreation facilities as well as on the customary purchases of employed women.

A budget prepared with the help and advice of such civic groups should be better adapted to local conditions and more acceptable to both employer and employee groups than a ready-made budget from outside sources.

Steps in Constructing a Budget

In constructing a budget that will define a wage necessary to meet the cost of living, a State should take the following steps:

1. The level of living that the minimum wage is to provide should be described first in terms of general standards or criteria.
2. These general concepts should then be defined concretely by a list and description of the quality and quantity of goods and services that will provide the level of living intended. This list should include details about the following essentials for living:

Food	Recreation
Housing	Miscellaneous expense
Clothing	Gifts and contributions
Medical and dental care	Occupational expense
Transportation	Taxes
Personal care	Savings
Education and reading	

3. The list of goods and services must then be priced in the areas where women live who are to receive the minimum wage. The sum of prices weighted according to the importance of various quotations and multiplied by quantities specified for a year gives the amount necessary for the minimum annual wage.

Guides for Budget Making

A State should make use of available scientific information as to the goods and services necessary for well-being in determining the quality and quantities of items to be included in the budget. Unfortunately, scientific information about standards is not available for all of the components of a budget. The science of nutrition shows fairly definitely the types and amounts of food required by persons of different sex, age, and activity but, on the question of what is essential for a person's other needs, science can give as yet only partial answers.

Where standards of adequacy based upon scientific knowledge are lacking, a State should set up its own criteria. These should be based on generally accepted ideas of what is satisfactory, on customary usage in the locality, and on the experience of the employed women themselves.

Studies of actual expenditures of working women may be a valuable source of information on items and quantities customarily purchased, as well as on the prices usually paid. Before such figures are used in budget making, however, it is important to know what group of earners in the community is represented—whether the lowest paid, the middle, or the best paid of the employed—or whether the figures are averages for all groups. The purchases of employed women at the highest wage levels would be of limited help in constructing a minimum-wage budget. The purchases of the women at the lowest wage level often represent a level of living that is unsatisfactory and not consistent with individual or community welfare. The mere fact that certain expenditures are shown to be customarily or widely prevalent does not indicate that they represent satisfactory living.

Budgets prepared by other States may be suggestive but they should be revised to take account of different climatic conditions, local customs, and available goods and services.

Analysis of census data on the occupation and age of working women in the State is a useful guide in the formulation of the minimum-wage budget. Knowledge of occupation is useful in judging caloric requirements and may be the factor that determines whether the food plan for a moderately active or very active woman is adopted. The ages of working women will be significant in a consideration of recreational and clothing needs.

An important source of information in each State will be statements from the employed women themselves. They can give first-hand facts as to consumption patterns of their group that indicate wherein present conditions are most and least satisfactory.

GOODS AND SERVICES TO BE INCLUDED IN THE BUDGET

The list of specific goods and services in the minimum-wage budget adopted by any State should express the level of living provided by the law of that State. These goods and services should represent purchases customary at this level of adequacy. The purpose of preparing a detailed list is not to indicate the one best way of achieving a desired level or to prescribe purchases to be made, but to indicate that the wage should enable the employed woman to purchase either these items or others that would serve the same purpose.

In determining the list of goods and services to be included in a minimum-wage budget, a State must decide whether the budget will be for a woman who will live in a room and eat in restaurants, for one who will "room and board," or for one who will be a member of a family or housekeeping group.

The budget should reflect ways of living customary in a State. To set up one commodity budget to be used throughout the entire country as a basis for determining minimum wages for employed women would mean ignoring sectional and climatic conditions characteristic of the country. The suggestions presented in the following pages, therefore, are designed to provide materials and methods that may be useful to each State in setting up its own budget. They are based on the assumption that the budget is for a woman living in a furnished room and eating in restaurants. The sections for clothing, transportation, medical care, personal care, recreation, education and reading, gifts and contributions, occupational expense, taxes, and savings are applicable under any living arrangement. If a State prepares a budget for a woman living as a member of a family or housekeeping group, it is essential that the budget include her share of the cost of the family home, its equipment and operation, and the services provided by the homemaker such as food preparation, laundry, and cleaning.

The principles and general methods discussed are applicable to any period. The specific lists of commodities for such budget items as food and clothing reflect the impact of the war upon the civilian economy and should be adapted to available supplies by States using the publication.

For certain budget divisions, such as food and clothing, skeleton lists of commodities have been prepared. For food, the list meets accepted

nutritional recommendations, adequate for health. For clothing, which provides for a variety of needs, nonphysical as well as physical, criteria for adequacy are less clear-cut than those for food. They can be based only on what is known of the relation between health and clothing and of human need for aesthetic and social satisfaction. It is the responsibility of the State budget-making agency to adapt the skeleton clothing budget to local climatic conditions, and to provide a level of dress that it would consider socially acceptable, and adequate from the stand-point of health.

For the other living essentials, some suggestions for points to be considered in establishing criteria for adequacy are presented. Many of these budget items are so important in present-day living that they will be bought, even at the sacrifice of the old-established trio—food, clothing, and shelter.

Many budgets that provide adequate food, clothing, and housing fail to meet the needs represented by other sections of the budget. By this failure the entire level of living may be reduced below the standard called for by the law. The procedure that a State should follow in formulating a budget for these items will differ with the particular items considered. The cost of a specific amount of insurance can be ascertained, and reserves for unemployment and old age are provided by law. Since money expended for taxes is not available for living, an amount sufficient to cover taxes must be included in the budget on which the wage is based. Transportation costs will depend upon the size of the city and the facilities available. For personal care, recreation, education and reading, contributions, and occupational expense, the customary purchases of employed women and the opinion prevailing in the community as to what is necessary for satisfactory living should guide the selection of items and quantities for the budget.

Throughout, it is assumed that the budget upon which the minimum wage is based represents the minimum standards the State or community is willing to accept as consistent with human welfare. It does not represent optimum standards for living. The minimum is established only to safeguard living levels from falling below certain standards—not to hold them down to this level.

It is assumed, also, that as national income increases and levels of living for the country as a whole rise, States will make an upward revision of their standards for minimum-wage budgets. Criteria for adequacy of living must be flexible, subject to change as science increases our knowledge of what human beings need and as technological advances make available new goods and services.

Food

Food plays an important part in the maintenance of health. Individual food habits may not insure dietary adequacy. Moreover, the money value of a diet may not indicate its goodness. For a good diet both the money to buy the proper foods and the knowledge of how to select the variety and quantity are required.

Food Plans for a Minimum-Wage Budget in Wartime

The present-day science of nutrition measures fairly specifically the nutritional needs of the body. Plans for the types and quantities of foods that will meet these requirements may follow many different

patterns. Two of the many possible plans, adapted to wartime conditions and food supplies, are presented in this publication. One is for meals at low cost; the other for moderate-cost meals. Either food plan will provide three satisfying meals meeting the daily allowances for the various essential nutrients for women doing moderately active work.

The low-cost plan gives an economical combination of foods that is suitable for use over an indefinite period and that provides meals of reasonable variety. However, some knowledge, as well as skilled buying and care in selecting foods of each type, is essential if good nutrition is to be achieved at this low cost.

The moderate-cost plan provides somewhat more generously for all known nutritional needs. It differs from the low-cost plan chiefly in that larger quantities of citrus fruit and tomatoes; green and yellow vegetables, other vegetables and fruits, eggs, and meat are specified. Because of these differences, the moderate-cost diet is more palatable and interesting. In addition, there is greater likelihood that a woman untrained in nutrition will select an adequate diet at moderate than at low cost.

Although these dietary patterns reflect wartime food supplies, they provide satisfactory nutrition. They include plenty of the protective foods but somewhat smaller quantities of fats and sugars than were included in peacetime plans; also in the moderate-cost plan, there are smaller quantities of meat. Cereal products, on the other hand, are emphasized more in these plans than in the prewar ones.

In making any food plan, sex, age, and activity must be considered.

TABLE 1.—*Number of servings per week for a moderately active woman provided by plans for good nutrition at low and moderate cost¹*

Food group	Servings ² provided weekly by—	
	Low-cost plan	Moderate-cost plan
Milk (or its equivalent in cheese or ice cream) ³	9 pints	9 pints
Fruits and vegetables:		
Potatoes and sweetpotatoes	10 to 11 servings	8 to 9 servings
Dry beans and peas, nuts	3 servings	2 servings
Citrus fruit and tomatoes	4 to 5 servings	6 servings
Green and yellow vegetables	6 servings	14 servings
Other vegetables and fruit	8 to 9 servings	12 to 14 servings
Eggs	4 eggs	5 eggs
Meat, fish, or poultry	6 servings	7 to 8 servings
Cereal dishes	7 to 10 servings	5 to 6 servings
Bread and butter	21 servings	21 servings
Dessert	7 servings	7 or more servings

¹ Derived from Family Food Plans for Good Nutrition, U. S. Dept. Agr. AWI-78.

² Servings refer to the quantities and measures listed in table 2.

³ 2 to 3 ounces of cheese or 7 or 8 small dips of ice cream are equivalent to 1 pint of milk.

⁴ More frequently if prepared in combination with cereals or vegetables.

In the food plans for the employed woman presented in tables 1 and 2, moderate activity was selected as probably representative of the activity of wage-earning women in general. Since this activity level is described as "moderate exercise, standing or walking at work," it undoubtedly will cover a large number of occupations to which minimum-wage legislation applies.

Food plans for the very active woman can be adapted from the pattern for moderately active women. They should include an additional quart of milk per week, more servings of cereal dishes, bread, potatoes, legumes, and slightly more fats. The number of servings of vegetables, fruits, eggs, meats, and sugars will be the same for the very active as for the moderately active woman.

Table 1 presents the low-cost and moderate-cost food plans in terms of the number of servings of each food group to be provided weekly for a moderately active woman. It should be used as a check by persons pricing meals, especially if the low-cost plan is chosen, to make sure that the meals priced are furnishing enough of the important protective foods—milk, eggs, fruits, and green and yellow vegetables.

Suggested Menus for Low-Cost or Moderate-Cost Meals

The low- and moderate-cost food plans are presented in detail in table 2 in the form of suggested types of menus to be priced at restaurants. Menu plans for breakfast, luncheon, and dinner are described. The three luncheon outlines represent the types of luncheon generally available to the employed woman. Type 1 represents a drug-store lunch, and types 2 and 3 represent lunches available in cafeterias and factory lunchrooms. For all meals, different food selections are listed. All menus are characteristic of low-cost or moderate-cost diets in that no expensive fruits, vegetables, or meats are emphasized.

Selection of the Low-Cost or Moderate-Cost Plan

Both the low-cost and the moderate-cost food plans shown in table 1 assume some discretion in selecting food so that nutritional requirements are met. The extent to which wise choices by the employed woman may be assumed should be decided by the minimum-wage board or committee. One of the problems of budget-making is the decision as to what degree of buying skill should commonly be expected of the individual with relatively little training in the field of consumer buying.

When the decision has been made as to whether the budget shall include the low-cost or the moderate-cost diet, specifications for menus of the type chosen should be prepared for the use of persons pricing meals. For example, if a State wishes to include in its budget meals providing a moderate-cost diet, citrus fruit and tomatoes may be specified for six of the breakfasts; but if the adequate diet at low cost is selected, only four or five of the breakfasts for one week may include citrus fruit or tomatoes. In localities or seasons where citrus fruit is inexpensive, all breakfasts may include a serving. Meat, poultry, or fish would be found on menus seven or eight times during the week in the moderate-cost plan and five to six times in the low-cost plan.

TABLE 2.—*Menu types for restaurant meals providing a low-cost and a moderate-cost diet for a moderately active woman*

Menu	Servings per week		Size of serving		Suggested selections ²
	Low-cost plan	Moderate-cost plan	Approximate weight ¹	Approximate measure	
Breakfast:					
Fruit:					
Citrus and tomato	7	7	3 to 4	1/2 to 1/2 cup juice or 1 medium size fruit.	
Fresh, in season or stewed	4 to 5	6	4 to 5	1 medium serving	
			3 to 4	1/3 to 1/2 cup	Banana, peach, pear, apple, berries.
				1/2 to 3/4 cup	Prunes, apricots, apples, raisins, figs, peaches.
Cereal	3 or 2	1	3 to 1	2/3 to 1 cup	Oatmeal, corn meal, rice, whole-wheat cereal.
	5 to 6	4 to 5	3 1	1 large	Prepared cereals, as flakes and puffs.
or					Wheat biscuit; occasionally griddle cakes.
Eggs.	2 or 1	3 or 2	1 egg	1 egg	Scrambled, soft-cooked, poached, fried.
Bread	7	7	2	2 to 3 slices	Plain, French, or milk toast using whole-wheat, white, rye, or brown bread.
Butter	7	7	1/4	1 pat	Butter or margarine.
Syrup or preserves	7	7	1	1 tablespoon	Molasses, honey, maple sirup, sorghum sirup, marmalade, preserves, jam, jelly.
Beverage	7	7	6 to 8	3/4 to 1 cup	Milk, ⁴ coffee, cocoa, tea.

(See footnotes at end of table.)

TABLE 2.—*Menu types for restaurant meals providing a low-cost and a moderate-cost diet for a moderately active woman—Continued*

Menu	Servings per week		Size of serving		Suggested selections ²
	Low-cost plan	Moderate-cost plan	Approximate weight ¹	Approximate measure	
Luncheon, type 1 (representative of a drug-store lunch):					
Sandwich	2	2	3	1 large	Cheese, meat, fish, egg, peanut butter.
Choice of—					
Salad			3 to 4	$\frac{1}{4}$ to $\frac{1}{3}$ cup	Vegetable or fruit.
Dessert			2 to 3	1 average cut	Fruit, pudding, cobbler, ice cream.
Beverage			6 to 8	$\frac{3}{4}$ to 1 cup	Pie. Milk, ⁴ coffee, cocoa, tea.
Luncheon, type 2 (typical lunch available in cafeterias and factory lunch-rooms):	3	3	7 to 11	3 servings, $\frac{1}{3}$ to $\frac{1}{2}$ cup each.	3 vegetables, or 2 vegetables and 1 fruit.
Vegetable plate				2 or 3 slices	Enriched white, whole-wheat, rye.
Bread			2	2	Muffins, rolls, biscuits, corn bread.
Butter				$\frac{1}{4}$ pat	Butter or margarine.
Beverage, optional			6 to 8	$\frac{3}{4}$ to 1 cup	Milk, ⁴ coffee, cocoa, tea.
Luncheon, type 3 (typical lunch available in cafeterias and factory lunch-rooms):	2	2	5 to 7	$\frac{2}{3}$ to $\frac{3}{4}$ cup	Meat, fish, bean, other vegetable.
Stew, thick soup, or chowder				3 to 4	Vegetable or fruit.
Choice of—					
Salad					

Dessert-----		2 to 3	$\frac{1}{4}$ to $\frac{1}{3}$ cup	Pudding, custard, stewed fruit, ice cream.
Bread-----		1 average cut	1 average	Pie.
Bread		2	2	White, whole-wheat, rye.
Butter-----		2	2	Muffins, rolls, biscuits, corn bread.
Butter		$\frac{1}{4}$	1 pat	Butter or margarine.
Beverage, optional-----		6 to 8	$\frac{3}{4}$ to 1 cup	Milk, ⁴ coffee, cocoa, tea.
Dinner:				
Meat or other main dish-----	7	7	2 to 3	
Meat or fish-----	5	7	2 to 3	Hamburger, liver, heart, shoulder chops, pot roast, fish; occasionally chicken.
Meat combinations or meat alternatives-----	2	0	3 to 4	
Vegetables-----	14	14	3 to 4	
Potatoes-----	7	7	$\frac{1}{3}$ to $\frac{1}{2}$ cup	
A green or yellow vegetable-----	5 to 6	5 to 6	$\frac{1}{3}$ to $\frac{1}{2}$ cup	
Other vegetables-----	2 or 1	2 or 1	$\frac{1}{4}$ to $\frac{1}{3}$ cup	
Bread-----	7	7	$\frac{2}{3}$ to 3 slices	
Butter-----	7	7	2	
Choice of—				
Salad-----	3 to 4	5 to 6	$\frac{1}{3}$ to $\frac{1}{2}$ cup	
Dessert-----	4 or 3	5 to 6	$\frac{1}{2}$ to $\frac{3}{4}$ cup	
Beverage-----		7	1 average cut	Fruit, vegetable other than potato.
		6 to 8	$\frac{3}{4}$ to 1 cup	Custard, pudding, stewed fruit, canned fruit, or fresh fruit.
				Cake or pie.
				Milk, ⁴ coffee, cocoa, tea.

¹ Weight refers to food ready to be served unless otherwise designated.

² In appraising meals, local food preferences, cost, season, and other foods for same meal, day and week, may be considered. Choices of the items on the menus priced should be made to provide servings from the various food groups, in accord with the suggestions in table 1. The cheaper items should be selected for the low-cost plan, the more expensive items for the moderate-cost plan.

³ Dry weight.

⁴ Many restaurants provide milk as a beverage at no additional cost. If an extra charge is made, the cost of at least two glasses should be added to the cost of the day's meals. An adequate diet requires about 3 cups of milk each day to drink or in cooked food, or its equivalent in cheese or ice cream.

Housing

In setting up a budget for determining the minimum wage, the type of room should be carefully described. In the area of housing, unfortunately, scientific information is not so well developed. Space requirements for human beings are not yet as precise as food requirements. Recent developments in public housing, however, give some basis for considered judgment. For example, in temporary dormitories built by the Federal Government in wartime Washington, where space and materials are at a premium, single rooms are 10 feet long, 8 feet wide, and 7 feet, 10 inches high, or 620 cubic feet. Living rooms and recreation rooms in addition provide centers for social activity. These provisions might be considered as minimum space requirements. In any State, moreover, public support certainly could be gained for a statement that three adults to a room of ordinary size constitutes overcrowded, unsatisfactory housing conditions.

Specifications for Living Quarters

In order to conform to the general principles of health, decency, or adequacy adopted by the State, it is essential that living quarters should meet clearly defined acceptable criteria and legal specifications. The unsatisfactory rooms occupied by some war workers under emergency housing conditions or those occupied by workers receiving wages that would not be permitted under a minimum-wage law should not be included. Steering a course between fully acceptable living quarters and those commonly obtained in specific communities is a task for persons in each State who are familiar with living conditions of women employed there. Following are some of the points that should be considered in formulating the description or specifications for rooms to be priced:

Location.—For cities in which most persons ride to work, the room should be within the fare zone provided in the transportation allowance. The maximum distance of the room from the bus or streetcar line should be specified. In many cities consultation with police and social agencies will rule out certain undesirable neighborhoods.

Number in room.—A single room is a desirable requirement. The conditions under which most women work would seem to justify the expense for the greater relaxation possible in a single room. If, however, in a particular State single rooms are so infrequently occupied by women workers as to make pricing them impracticable, not more than two persons per room and a separate bed for each should be specified.

Fire regulations.—Local regulations should be considered a minimum and their requirements included in the specifications. Some States will wish to go beyond local regulations that are inadequate for protection. The provision of fire escapes for buildings of certain heights is an important regulation to be observed.

Size of room.—If it is decided to include a specification of size for the rooms to be priced for the budget, the housing laws of several States offer some guidance. However, a minimum room size that was devised for family dwellings is not equally satisfactory for the person who rents a room, since family members usually have more use of the living room and kitchen than does the lodger.

Bath and toilet.—There should be a modern bath and toilet in good repair on the floor of the building where the room is located. The maximum number of persons, whether roomers or family members, who use this bathroom should be specified. Five is suggested as a desirable maximum, but this is both a matter of policy for each State and a question on which availability will limit the possibility of collecting prices.

Ventilation.—There should be at least one window that will open, overlooking a street or yard, but not an airshaft. Cross ventilation should be provided by a second window, transom, or shuttered door.

Screens.—In most climates screens for the windows should be specified.

Privacy.—Any door leading into the room should be provided with lock and key; the room should not be used as a passageway to another room.

Closet and storage space.—A room should contain sufficient clothes storage space; preferably a closet or wardrobe provided with lock and key for each occupant. A suggested standard is 24 inches closet depth, 63 inches inside height, and 24 inches of rod space for each person if two must share one closet (20).¹ Additional space for trunk storage is desirable.

Cleanliness.—The room, bathrooms, halls, stairways, and premises should be kept clean. Cleanliness can be judged by the agent who secures the price of the room, or specifications as to frequency of cleaning can be adopted.

Lights.—Electric light, adequate for reading or sewing at night, should be provided. A ceiling light should be supplemented by a lamp at convenient height that can be plugged in. A drop light is usually too close to the average line of vision. Clear globes are undesirable for the protection of eyesight. Illumination of hallways or stairs should conform to local regulations.

Heat.—Adequate heat should be provided. The types of heating units that are acceptable, whether central heating, stoves, gas heaters, or fireplaces, should be stated in the specifications developed for each State. Considerations of safety probably will prevent open space heaters.

Furniture and furnishings.—The minimum furniture and furnishings to be supplied should be listed. A suggested list follows:

Bureau or chest of drawers—one for each person in a double room.

Mirror.

One or more chairs, at least one an upholstered or comfortable chair—two or more chairs in a double room.

Desk or small table.

Rug or other floor covering.

Window shades or curtains.

Bed with good spring and mattress, clean and free of vermin—one bed for each person in a double room.

Blankets, the number depending on climate. Bedding should be clean.

One or two clean sheets per week per person, decision to be made on the basis of local customs.

One clean pillowcase per week per person.

Bedspread.

Two clean Turkish bath towels and two clean hand towels per person per week; more may be specified.

¹ Italic numbers in parentheses refer to Selected References, page 34.

Telephone privileges.—In most cities there should be a telephone in the house. Incoming calls should be received without charge, and outgoing calls should be permitted, either with or without charge.

Laundry privileges.—Facilities for laundering clothes should be provided. If a charge for such facilities is customary, this should be included in the total budget. Permission to use the bathroom for laundry work generally should be considered inadequate as a provision of laundry facilities. It may accord with local customs, however, and may be permitted if the number of persons using the bathroom in a particular house is not large.

Place for entertaining guests.—A place for entertaining guests outside the sleeping room should be provided.

Clothing

Clothing requirements will show appreciable variation from region to region, because of climatic differences and prevailing social customs. Each State will have to decide what constitutes a satisfactory clothing budget for its wage-earning women, but the items that are finally agreed upon should meet the standards of dress customary among working women in the community.

Establishing Standards for the Clothing Budget

The following requirements should be considered in constructing a clothing budget:

Healthfulness.—Garments should be provided that are appropriate for kinds of weather—the heat of summer, the cold of winter, rain, and snow. Garments also should be adapted to the conditions under which women are employed. Shoes, for example, should be constructed so that long hours of standing will not impair the worker's health by inadequate support of the foot. With more women employed in factories, there is an increased demand for work clothes for women. These garments should have features designed for comfort and safety.

Sport clothes, to permit the exercise necessary for health, should be included in the budget. In some States, where they are used as substitutes for other clothing, it may be desirable to provide a more adequate number than suggested in the quantity budget.

Cleanliness.—The number of garments of each type provided should be sufficient to permit laundering and cleaning. It is assumed that most employed women do some part of their own personal laundry, but it is customary to have some clothes dry cleaned. If wartime conditions make it necessary for garments to remain in cleaning establishments longer than usual, it will be necessary to allow more garments than otherwise to maintain the same standard. If the clothing budget provides wash dresses for street wear for several months in the summer, the cost of having them laundered should be included. In climates where wash dresses are not customary for summer wear, the laundry allowance may need to cover only the cost of laundering underwear, hose, and perhaps blouses at home.

Uniforms are required in many occupations, and some minimum-wage orders provide that they should be furnished and laundered by the employer. If this is not stated in the order, commercial laundering of these uniforms should be provided in the budget when the wage is being determined for women in these occupations.

Custom.—Unless the clothing budget permits a standard of dress that is customary among working women in the community, it is probable that the standard will be attained at the sacrifice of some other essential. Most women will try to meet the clothing standards of their social group even though by so doing they cut expenses for food and medical care below the safety margin.

Suggested Quantity-Quality Clothing Budget

The yearly clothing budget for the self-supporting woman presented in table 3 is the result of careful consideration of the following sources of information: Suggested clothing budgets for working women from various published sources; conferences with persons familiar with the kinds of garments purchased by employed women; the best judgment of clothing specialists as to what a clothing budget for the wage-earning woman should include in order to safeguard health, satisfy the wearer, and yield good returns for the money spent; and finally, limitations upon the availability of certain goods resulting from wartime restrictions.

In the suggested budget, clothing items are presented under the functional divisions that they represent: Headwear, wraps, outer garments, sportswear, underwear, nightwear, footwear, accessories, and upkeep. Garments of serviceable materials, well cut, of good workmanship, and carefully and simply styled are recommended. Determination of the quality of items to be selected should be based on information concerning standards. Two Department of Agriculture publications (10, 11) describe guides to quality in ready-made dresses and slips and in women's cloth coats. Another publication (8) on judging fabric quality gives help in the selection of materials. Even though exact descriptions of desirable quality are not available for many garments, it should be possible to avoid including in the budget garments that represent uneconomical purchases. Especially in wartime, the materials used in garments deserve particular attention as more fabrics of inferior quality always appear on the market.

There are so many factors affecting the wearing qualities of clothing, such as fiber, weave, construction, activity of the wearer, and care given the article that it is impossible to assign a replacement rate beyond dispute for any item. Therefore, the probable period of wear shown for the articles of clothing described in table 3 is somewhat arbitrary, but it was suggested after study of the replacement factor in other budgets and of replacement habits as demonstrated by expenditure data. An attempt has been made also to relate probable years of wear to the quality described on the basis of judgment arrived at from published material on the construction of clothing and discussions with specialists in the field of textiles and clothing.

Modifications of the Clothing Budget

If less serviceable garments than those indicated in this suggested budget are priced, an adjustment in the quantity or the probable years of wear should be made. For example, a winter coat of good quality without fur trim provides more wear for the money spent than a fur-trimmed coat of poor quality and workmanship. A State may wish to make its budget more representative of actual purchases by includ-

TABLE 3.—*Suggested quantity-quality clothing budget for 1 year for an employed woman*

Ident- ifi- cation No. ¹	Item	Suggested types	Number ne- cess- ary in ward- robe during year (4)	Prob- able years of wear (5)	Number to be pur- chased during year (6)
HEADWEAR					
Hats		To be chosen from items 1, 2, and 3	3	1	3
1.	Winter	Heavyweight fur or wool felt (may contain 6 percent casein fiber); simple style.
2.	Summer	Straw, fabric, or lightweight fur or wool felt (may contain 6 percent casein fiber); simple style and trim.
3.	Scarf	Wool, rayon, cotton, or cotton and wool mixture	1
WRAPS					
Coats:					
4.	Winter	100 percent wool (minimum new wool about 65 percent, remainder reprocessed or re-used wool), long-fibered, 16 to 18 ounces per yard; firm, well-balanced weave; thoroughly shrunk; colorfast to sun, light, and dry cleaning; lightweight 100 percent re-used wool or quilted cotton interlining; closely woven rayon lining guaranteed for the life of the garment; styled for warmth; good workmanship; full length.	1	3	1/3

5.	Spring or fall-----	100 percent wool (minimum new wool about 65 percent, remainder re- cessed or re-used wool), 14 to 16 ounces per yard; firm well-balanced weave; thoroughly shrunk; colorfast to sun, light, and dry cleaning; closely woven rayon lining; good workmanship.	1	3	$\frac{1}{3}$
6.	Raincoat-----	Water-repellent cotton; ample overlap; firmly attached buttons; full length; tailored style.	1	4	$\frac{1}{4}$
OUTER GARMENTS					
7.	Suit, spring or fall-----	100 percent wool (minimum new wool about 65 percent, remainder re- cessed wool), 10 to 14 ounces per yard; firm, close weave; coat lined with closely woven rayon; 2-piece; conservative style; good workmanship. To be worn with suit or separate skirt; to be chosen from items 8, 9, and/or 10.	1	2	$\frac{1}{2}$
8.	Rayon blouse-----	Firm, close weave; securely stitched; well-finished; ample seam width; washable with care; short sleeves.	-----	2	-----
9.	Cotton blouse-----	Broadcloth about 120 x 60 construction or batiste about 100 x 98 con- struction; preshrunk; colorfast to sun and washing; good workmanship; short sleeves.	-----	1	-----
10.	Wool, cotton, or mixture sweater.	Plain or rib knit; pull-over or cardigan style; double-stitched seams; washable with care.	-----	2	-----
11.	Separate skirt-----	All wool or wool blend (80 percent wool, balance rayon) flannel or tweed, 10 to 12 ounces per yard; good workmanship. To be chosen from items 12, 13, and 14. The following are suggested: (a) Work dresses: In cold climates, 4 (for winter, 2 wool, wool mixture, or rayon; for summer, 2 rayon); in warm climates, 6 (for winter, 2 rayon; for summer, 4 cotton). (b) Afternoon or church dresses; in all climates, 1 for summer, 1 for winter.	1	2	$\frac{1}{2}$
12.	Wool-----	All wool or wool mixture crepe, gabardine, flannel, jersey, or similar material; yarns strong and uniform in size; firm weave; guaranteed against excessive shrinkage; colorfast to sun, perspiration, and dry cleaning; 1- or 2-piece; well-made; street length.	-----	2	-----

(See footnote at end of table.)

TABLE 3.—*Suggested quantity-quality clothing budget for 1 year for an employed woman—C (continued)*

Identification No. ¹	Item	Suggested types	Number necessary in wardrobe during year	Probable years of wear	Number to be purchased during year
(1)	(2)	(3)	(4)	(5)	(6)
13.	Rayon	Strong yarns; firm, close weave; wide seam allowance and secure seam finishes; good color permanence; labeled as to fiber content, simple trim. Gingham or muslin about 80 x 80 construction, percale 68 x 64, poplin 100 x 44, voile 64 x 64, pique 176 x 100, or similar material; smooth yarns; firmness both ways of the material; colorfast to washing, sun, and perspiration; residual shrinkage 1 percent; well-made with careful attention to detail and trim; 1- or 2-piece.	2	2	2
14.	Cotton	Dress prints, percale 68 x 64, batiste, lawn, dimity about 80 x 80 construction, or similar material; short sleeves; at least one pocket; colorfast to sun, washing, and perspiration; residual shrinkage 1 percent; pinked seams.	2	2	2
15.	Cotton (house dress type; used in some kinds of work).	If uniforms or cotton house dresses are worn at work, fewer street dresses used for work will be included. Some street dresses for work will still be needed, since uniforms will not serve all the purposes served by street dresses. Denim 8 to 10 ounces per yard, work chambray 4 to 5.5 ounces per yard, or similar material; preshrunk; double-stitched seams; bar tacking at points of strain; roomy slashed pockets; riveted on metal-plated buttons; tapered trouser legs (for overalls, slack suits, dungarees, work jacket, etc.).	1	1	1
16.	Uniforms	Broadcloth about 120 x 60 construction or poplin about 100 x 44 construction; washable buttons; preshrunk; colorfast to sun and washing (for dress type uniform).	1	1	1

(See footnote at end of table.)

TABLE 3.—Suggested quantity-quality clothing budget for 1 year for an employed woman—Continued

Identif- cation No. ¹	Item	Suggested types	Number neces- sary in ward- robe during year	Prob- able years of wear	Number to be pur- chased during year
(1)	(2)	(3)	(4)	(5)	(6)
FOOTWEAR					
29.	Hose	If mediumweight lisle or cotton mesh are chosen for general wear and rayon for dress, 15-20 pairs probably will be sufficient; if rayon is worn for work as well as for dress, 20 to 25 may be needed.	15-25	1	15-25
30.	Rayon	75 denier, 45-gauge; high-twist, dull-finish yarns; well-reinforced heel, welt, and toe; full-fashioned; ringless.			
31.	Cotton	2-ply, 90-count lisle yarns, smoothly mercerized; 42-gauge; well-reinforced; full-fashioned.			
32.	Lisle	2-ply, 90-count, 42-gauge; full-fashioned; cotton reinforced heel and toe. To be selected if customarily worn; plain knit body (circular without seam in foot); single soles and reinforced toe and heel.			
33.	Mesh -	To be chosen from items 33 and 34.			
34.	Anklets	All leather shoes; medium walking heel; styled to support foot; little decoration; welt construction.			
35.	Shoes	Leather or fabric; McKay construction; simple style; little decoration. Plain style; padded or hard-leather soles with cotton lining; huaraches, or wedge-heel style.			
36.	Street or work	Victory line; heel to fit street shoes			
37.	Dress	Victory line; high or low cut; reinforced counters and heels			
	Bedroom slippers and/or play shoes.	1 or 2	1	1	1 or 2
	Galoshes.		1	2	1/2
	Rubbers.		1	2	1/2

ACCESSORIES	
Gloves	To be chosen from items 38 and 39
38. Leather	Pigskin or capeskin; table cut; half pique sewn; hemmed or plain top
39. Cotton	Double-woven chamois fabric; white or neutral color; washable; plain top
40. Work	If gloves are worn at work additional gloves will be necessary. Cotton, leather, or cotton with leather reinforcements.
41. Umbrella	Water-repellent; closely woven fabric; 10-rib frame; plastic handle; spread about 33 inches, length 20 inches.
Handbags:	
42. Leather	Closely woven lining; plain style; secure fastener
43. Other	Fabric, plastic, straw, or other summer material; well-made; cotton lining; substantial clasp.
44. Handkerchiefs	Linen or lawn, machine hemmed; about 11 1/4 inches square
45. Neck scarf	Cotton, rayon, or wool mixture; washable; colorfast
46. Miscellaneous	Powder compacts, cosmetic bag, and other items
UPKEEP	
Dry cleaning:	
47. Heavy coat	Once a year
48. Light coat	do
49. Suit	Twice a year
50. Wool, rayon dresses	Work dresses—once a month per dress
	Dress-up dresses—twice during season
51. Hat	Twice a year
52. Separate skirt	do
Repairs:	
53. Shoes, half-soles and heels	4
54. Heels	4
55. Toe tips	4

¹ An identification number for each item has been included to be used in the preparation of schedules for the collection of prices.

ing a fur-trimmed coat and some rayon hose along with service-weight lisle or cotton mesh. However, unless the fur-trimmed coat is as durable as the one described in this budget, 3 years of wear could not be expected of it. The garments selected should be serviceable, but the importance of style in the satisfaction that clothes give the wearer should not be forgotten.

The suggested clothing list provides considerable latitude for differences in climate and in customary purchases from State to State. However, each State should make adaptations to meet local conditions. For example, whether cotton or rayon street dresses are included for summer and what type of underwear shall be priced must be determined.

The minimum-wage orders issued by some States provide that the uniforms required for certain occupations should be furnished by the employer. In other occupations a particular uniform may not be required, but uniforms or cotton house dresses may be worn customarily at work. Either situation would affect the type and number of dresses selected in constructing the budget.

Changes in some of the specifications adopted by a State may be necessary from time to time to comply with orders issued by the War Production Board, but every effort should be made to keep the same general quality for the items—that is, to secure something that, although different in detail because of a scarcity of materials, is desirable in other respects.

Medical and Dental Care

The expense of medical care, except for routine or regularly recurring needs is the one budgetary item that defies satisfactory budgeting. Average costs have little meaning because the range of costs is so great. The situation is complicated further by the unpredictability of illness. Most persons will have many years when their necessary medical expenses are low; they will have some years in which their expenses are relatively high. It is impossible to determine in advance, however, when the years of high expense will occur or what the costs in a given year will be. Therefore, use of an average figure is meaningful only when budgeting is undertaken in terms of a span of years. Then that part of the amount set aside for medical care that is not used in a given year may be considered a reserve for future medical expenses or may be used to pay for services incurred in the past.

Membership in a prepaid group-care organization is the one means of budgeting medical expenses that is satisfactory on an individual basis. Through fixed, periodic payments, group care provides the only way that a low income may be budgeted to provide necessary care in years of major illness as well as in more fortunate times. Moreover, it is the only method by which adequate care can be assured the working woman. Medical care on a fee-for-service basis meeting standards of adequacy is expensive (7); one estimate placed the average annual cost per person for such care from private practitioners at minimum fees at \$76, and this figure does not include dental services or medicines and drugs (1). Obviously, many persons cannot afford such charges.

High cost alone does not explain the widespread failure to obtain adequate care. The Committee on the Costs of Medical Care found that adequate care was not being received even at income levels at which the cost might be expected to offer no deterrent (5). The indi-

vidual is faced with a multiplicity of choices in spending his income, many of which offer more positive satisfactions than the purchase of medical care. Moreover, there is lack of understanding of what adequate care is and what it could mean in terms of well-being. Group care, however, because of the economies made possible by the form of organization, can provide adequate care at a price the woman affected by minimum-wage legislation is able to afford and will meet. The Committee on the Costs of Medical Care estimated the cost of providing adequate care, including dentistry, as approximately \$36 in 1933 (6). The average charge of existing group-care plans is about \$2.50 per month.

If the cost of membership in a group-care organization is chosen as the basic allowance for medical care, it should be determined whether all types of goods and services needed for medical and dental care are included in the charge of the plan being priced. Many existing plans do not give complete care; dentistry, refraction and glasses, and drugs and medicines are the items most frequently excluded from such plans. Supplementary allowances should be made for any goods or services not included in the plan chosen.

Many States will find that the facilities for group care on a fixed-payment basis are insufficiently distributed throughout the State to meet the needs of working women. The allowance in such cases might be based on the average amount spent for medical care by single women with incomes similar to those receiving the minimum-wage rather than on the cost of adequate care on a fee-for-service basis. This is estimated at \$45 a year for women with incomes ranging between \$1,000 and \$1,250 at prices prevailing in September 1943 (17).

If an average expenditure figure is used, it must be supplemented by some form of regular savings to assure satisfactory care. Although in normal years some part of the allowance for medical care may be considered as a reserve against future illness, it is unlikely that such a reserve will be adequate to cover the expenses of a protracted illness. This should be kept in mind in making provision in the budget for savings if the State wishes to assure satisfactory medical care to women receiving the minimum wage.

Transportation

Transportation to and from work should be included in the budget unless the city is so small that most of the women walk to work. Some additional carfares each week for church, errands, attending the motion pictures, and other recreation also should be included. In some cities weekly passes provide unlimited streetcar or bus rides at a flat rate.

Where large plants draw their employees from several towns and the surrounding countryside, frequently the case with war industries, commuting expenses should be included in the budget. Charges in car-sharing groups should be considered as well as the more usual bus, train, or trolley fares.

Personal Care

Expenditures for toilet articles and preparations for personal care and for services in beauty parlors are somewhat akin to expenditures for clothing in that they represent needs dictated by custom. Certain

standards for personal appearance—grooming as well as dress—must be met if the woman is to have social contacts and, in some cases, if she is to have a job.

Toilet articles and preparations cover a variety of items, most of them fairly inexpensive, and many difficult to describe so that they can be priced. It is recommended, therefore, that in each State an allowance be agreed upon for the groups of items listed instead of following a pricing procedure. Services at beauty parlors are somewhat less difficult to price than toilet articles, but estimating a minimum satisfactory quantity presents problems. Customs have changed in this respect in the last few years. To have one's hair dressed at a beauty parlor has become almost a necessity for dress-up occasions. Many women in clerical and other jobs where appearance is an important factor must go to beauty parlors frequently. The average number of such services to be included in the budget probably should be between 12 and 20 a year. The average number of permanent waves probably should be two.

The following list suggests items to be included in the budget for personal care:

Toilet articles and preparations:

Supplies for care of teeth (tooth brushes, dentifrices, mouth wash).

Supplies for care of hair (hairpins, hair brushes, combs, hair tonic).

Supplies for care of face and hands (creams, lotions, manicure materials).

Soap.

Cosmetics (powder, rouge, lipstick).

Sanitary supplies.

Services at beauty shops:

Permanent waves.

Haircuts, shampoos, finger waves.

Education and Reading

The inclusion of the cost of a daily and Sunday paper in a minimum budget is seldom questioned. An allowance for the purchase of magazines and for rental-library fees also would seem advisable. Most States will want to include tuition for classes designed to aid employed women in becoming better equipped for their work.

Recreation

Some provision for recreation is essential in a budget for the employed woman, but there may be considerable variation in the items and quantities included since many different types of recreation will meet human needs satisfactorily. The following items are suggested for inclusion in the budget for recreation:

Movies	Recreational equipment
Theaters, concerts, lectures, dances, etc.	Vacation (a minimum of 1 week at camp)
Classes (swimming, dancing, etc.)	Candy, sodas, and cigarettes
Club dues (social)	Miscellaneous (cameras, plants, flowers, etc.)
Outings, excursions	

Admissions to motion pictures are generally accepted as part of recreation budgets, and one a week would seem to be the minimum number for the employed woman. The fee charged for some sort of

organized sport, such as bowling, gymnasium, swimming, or dancing classes, is also a desirable inclusion. Other paid admissions would cover such recreation as theaters, concerts, lectures, and dances.

In some States social clubs are an important recreational activity and the dues should be included in the budget. Allowances for outings and excursions include the special transportation costs and fees for tennis, amusement parks, and beaches. The necessary recreational equipment other than clothing, such as tennis balls and rackets, should be provided under recreational equipment.

At least a week's vacation during the year should be provided for the employed woman. Many States have found it advisable to include the cost of a week at some organized women's camp, recognizing that vacations will be spent in a variety of ways, but that the week at camp is the simplest way of presenting the item in the budget.

Food plans make no allowance for ice cream after the movies, a soft drink during the afternoon rest periods, or for cigarettes. These are a matter of recreation rather than nutrition and should be included in the budget. Radio upkeep, expenses for photography and other hobbies, the purchase of plants, flowers, and other such goods and services are also desirable inclusions.

Miscellaneous Expense

Other expenditures for which provision must be made in the budget of the employed woman are telephone calls, postage, and stationery. If room rent does not include clean sheets and towels, the cost of laundering them should be added. A few items that make living quarters homelike—for example, a reading lamp, vase, picture, or clock—should be included.

Gifts and Contributions

The sum allocated will include contributions to the church and missions, to individuals—whether in the form of Christmas and anniversary gifts or gifts of money to relatives and others in need—and contributions to community chests and other organized charities. In many communities workers customarily make contributions to community chests, Red Cross, and other organized charities at the place of employment.

Occupational Expense

Union dues should be included in the budget in States where a large proportion of employed women are in union organizations. In addition, special fees, licenses, or tools are necessary for many occupations. Uniforms or other special clothing required should be included in the clothing budget, as well as expense for upkeep of such clothing.

Taxes

The Revenue Act of 1942 extended the scope of Federal income taxes to reach many incomes that had never before been subject to tax. Under this act, the personal exemption on income tax allowed a single

individual is reduced to \$500, and a new Victory tax of 5 percent on wages in excess of \$12 per week is imposed. The effect of the Federal income tax, exclusive of the Victory tax, on the budget of a single woman with no dependents is shown by the following amounts:

Income, 1943:	Amount of tax
\$ 800	\$ 40
900	57
1,000	74
1,200	108
1,500	159

Under the Current Tax Payment Act of 1943, employers are now withholding 20 percent of wages in excess of \$12 per week for a single individual. Amounts withheld are sent to the Treasury as payments on the Federal income and Victory taxes. Subsequent tax laws may necessitate some alterations in these tax estimates, but it is doubtful if there will be any reduction for the duration of the war.

Thirty-two States and the District of Columbia impose income taxes on wages and salaries. Although there is considerable variation among the States as to tax laws, few of these laws will have much effect on the minimum-wage budget. Personal exemptions allowed for single persons range from \$500 to \$1,500. Such exemptions are less than \$1,000 in Idaho, Kansas, North Dakota, Oklahoma, Oregon, South Dakota, Utah, and Wisconsin. Other deductions are allowed on practically the same basis as under the Federal law. Rates imposed on the first \$1,000 of income above exemptions and deductions allowed range from 1 percent to 3 percent (*13, 14*).

In constructing the budget, consideration should be given other taxes, although they may not involve a great deal of money. Poll taxes are generally only a few dollars.

Excise taxes imposed by the Federal Government include levies of 20 percent on admissions and on some toilet preparations and other goods. In several States sales taxes of 1 percent to 3 percent at the retail level cover a much wider range of goods and services. However, taxes of this type, which must be paid along with the price of the goods or services, should be included in pricing the section of the budget concerned.

Savings

A minimum-wage budget should recognize needs other than those of immediate daily living. The wage should be sufficient to enable the worker to accumulate reserves for old age, for unemployment and other emergencies, and still supply living essentials.

A reserve for old age is provided by the old-age benefits section of the Social Security Act. Contributions for old-age benefits, therefore, will be a necessary item for many women covered by minimum-wage laws. Employee contributions are fixed at 1 percent of earnings through 1944 (*15, p. 81*); 2 percent in 1945; $2\frac{1}{2}$ percent in 1946, 1947, and 1948; and 3 percent thereafter (*19, p. 48*).

All of the States and the District of Columbia have unemployment compensation laws. Direct contributions by employees are provided by the laws of only four States as of December 1, 1943. These are Alabama, California, New Jersey, and Rhode Island. Minimum-wage

budgets for these States should include the contributions paid by employed women under the unemployment compensation laws.

All of the State unemployment laws provide for a waiting period before benefits are paid. The length of the waiting period is 1 week in about half of the States and 2 weeks in most of the others. Since the worker is supposed to meet the costs of unemployment during the waiting period, each State should determine the amount required in the budget in order to provide a reserve fund for short periods of unemployment.

The amount of insurance to be allowed in the budget will depend upon whether the basic principles underlying the minimum-wage legislation will permit the building up of reserves to supplement the social insurance benefits.

The minimum-wage budget in all States should allow for premiums on insurance with death benefits sufficient for burial expenses. If it is assumed that the wage is to provide only for the employed woman, then it will probably be decided to make no budgetary allowance for premiums on insurance carried on her life for the benefit of dependents.

In some places of employment, workers are given an opportunity to obtain life insurance under a group insurance plan. Premiums are paid wholly by the employer in some companies, in others by joint employer-employee contributions on a pay roll deduction plan. Such group insurance is not available for all employed women, however. Probably a lump sum will be allocated for insurance, depending upon the State's decision as to the amount and type of insurance the employed woman's wage should afford.

Life insurance costs vary with the type of policy and the age of the insured at the time the policy is issued. The cost of a \$1,000 insurance policy is shown in table 4 for four types of policies. Premiums are lower on nonparticipating policies, but participating policies may be no more expensive in the long run after allowance is made for dividends.

TABLE 4.—*Annual cost of \$1,000 of insurance (nonparticipating policies of four types) in representative companies*

Age of insured (nearest birthday at time the policy is issued)	20-year term non-renewable	Ordinary life	Endowment at age 65	20-payment life plan
20 years-----	\$8.59	\$14.63	\$17.78	\$26.69
30 years-----	10.24	19.10	24.65	31.22
40 years-----	15.91	26.67	38.00	38.50

The current practice of buying War Bonds on the pay roll deduction plan will draw into savings a great deal more than is ordinarily allowed in the minimum-wage budget, since the customary deduction amounts to 10 percent of wages. The bonds thus purchased might be considered the employed woman's emergency fund. In the future as the bonds mature they could be the basis for supplementing old-age benefits if used in obtaining annuity insurance.

ESTIMATING THE COST OF THE BUDGET

Statement of the Problem

Before computing the cost of a minimum-wage budget it is essential for the first two steps in budget construction to be completed. This means that the level of living the wage is to provide has been defined in terms of general standards or criteria and that these criteria have been described concretely by a list of goods and services. Estimates of the cost of these goods and services can then be computed for a number of localities throughout the State.

For some sections of the budget, cost estimates may be secured without extensive field work. Organized groups such as medical and dental associations, utility companies, insurance companies, and laundry associations can often supply accurate data that can be used in computing medical, transportation, insurance, and clothing-upkeep costs. The preparation of acceptable estimates of living costs, however, will require the collection of actual current market prices for many items, especially in the food, housing, and clothing sections of the budget. This involves selection of the cities to be studied, preparation of schedules, training of field workers, and tabulation of the data obtained.

Selection of Cities for Study

Each State will have to select a list of cities that will best represent the areas where women who will be affected by the minimum-wage legislation are employed. Cities of different sizes should be chosen for study, but unless a significant number of industries are located in small cities of the State, it will not be necessary to include many small cities.

In the final selection of cities there should be no confusion between local differences in the cost of living and local differences in the level at which employed women usually live. The minimum-wage budget should be designed to measure the cost of the same level of living throughout a State, not to show variations in the kind of living prevailing in different cities. If the budget is to be priced in a number of cities, changes in some of the specifications may be necessary. However, where many changes are required because of inadequate facilities it is suggested that the city be dropped from the list to be studied. Every effort should be made to keep the same general level of living—that is, to secure things that may be different in detail but are equally desirable as a whole.

Schedules and Instructions

The preparation of detailed schedules is an important initial step in estimating the cost of a budget. Such schedules help field workers maintain an objective attitude toward standards and specifications of quality necessary in collecting prices of goods on the market. The completeness of the data obtained will depend largely on how specifically the schedule is worked out and to what extent field problems and the desired use of the material can be anticipated. Clearly written instructions adapted to the ability and experience of the field workers are essential. Suggested schedules for collecting rent, food, and clothing

prices that must be adapted to fit situations existing in specific States are included in the appendix section.

Preparation of Field Workers

Adequate preparation for the job of price collection will insure good results. It is suggested that a small group of workers be carefully selected and trained in both the general and the specific aspects of good price collection.

Thorough familiarity with the items to be priced and a knowledge of the terms used in describing these items are the chief requirements in preparing for price collection. Another requisite is freedom from personal bias concerning the adequacy or suitability of the list of items. The field worker's responsibility is to obtain the most representative prices available for the specified kind and quality of each article.

Another essential for getting good price information is the interest and confidence of the persons who give the prices. Satisfactory prices can never be obtained by inspection and copying prices without the knowledge of the store's management and the interest of the personnel. Information collected from each store, restaurant, and rooming house must be held in strictest confidence. Data secured in one place should never be discussed when collecting prices in another. To aid the worker in establishing a good relationship with the merchant, restaurateur, or landlord, the State office may wish to provide field workers with a statement that may be used to explain the purpose of the study and the use to be made of the information.

Tabulation

After price data have been collected from a number of cities, they must be integrated into a total cost estimate. Most States will wish to estimate the cost of the budget for each city as well as for the State as a whole. The average cost for each section of the budget, i. e., food, clothing, must conform to the quantities of goods and services that constitute the budget for the year. The sum of these costs equals the cost of the budget for a specified city. These can then be weighted and combined to give the estimated cost of the budget for the State.

Estimating Food Costs

Although the basic principles of price collection remain the same regardless of the budget item for which prices are to be collected in the field, plans for each section must be developed separately in order to insure complete coverage of the distinct problems inherent in each. In the collection of food prices, for example, the services of a trained nutritionist are essential. Her advice will be of value not only in establishing the menu types to be priced but in the consideration to be given to differences in local eating habits, and in the selection of restaurants from which prices will be collected.

The process of collecting prices for the purpose of including a food allowance in the budget involves:

1. Drafting a schedule that includes specifications for the types of meals to be priced.
2. Determining the kind and number of restaurants to be sampled and the days of the week for which prices are to be collected.
3. Summarizing the data for each city and for the State.

The Schedule

When the decision has been made as to whether the budget will include the low-cost or the moderate-cost diet, the schedule can be prepared from the menu types listed in table 2. A suggested schedule is shown in Appendix A.

The schedule, insofar as it is practicable, should reflect aspects of the standard in addition to dietary adequacy. Atmosphere, cleanliness, convenience to working and residential areas should receive consideration. Space should be left at the end for recording the field worker's remarks on the general appearance of each establishment and type of service offered. These could well include the impression received of the cleanliness of the dining room judged by the condition of employees' uniforms, the table tops and covers, the dishes and eating utensils. The report might contain some description of the general atmosphere—the adequacy of lighting and ventilation, whether there is unusual noise and confusion, etc. It should also include statements on the service available—the length of time before patrons are served or seated and waited upon; the appearance of the served plates if the agent happens to visit the establishment during serving hours; the approximate number of patrons served daily; the accommodations of the dining room.

Instructions for the use of such a schedule must include sufficient detailed information to fit the experience and training of the investigators. If, for example, prices are being collected by a trained dietitian, less specific and detailed instructions will be necessary than if they are to be collected by a field worker untrained in nutrition.

Selection of Restaurants

The eating places chosen for pricing meals should be those that are frequented by employed women and that provide meals conforming to the standard of adequacy adopted. They should be representative of different types of eating establishments, i. e., restaurants, cafeterias, lunchrooms, etc. Prices must be collected from a sufficient number to afford a representative sample. Probable variation in the price for a meal should be taken into account when deciding on the number of prices necessary. For breakfast, for example, little price variation is likely; hence, fewer price quotations will be sufficient than for dinner prices that may vary considerably within a community.

Computation of Costs

When prices have been collected that satisfactorily meet the nutritional and service standards established from a representative sample of eating places, average costs for breakfast, lunch, and dinner must be calculated. If tipping is customary, this expense must be included in the cost for a particular restaurant. After the cost of each type of meal is obtained, the total weekly cost of three meals a day must be calculated since the dietary standard is set up on a weekly pattern.

The suggested formulas for the computation of breakfast and dinner costs are based upon recommendations for number of servings on a weekly basis. In the low-cost food plan, two breakfasts contain citrus fruit and a serving of egg in place of cereal; three breakfasts list a serving of citrus fruit or tomato juice and cereal, while the remaining

two list a serving of other fresh or stewed fruit and cereal. On a weekly basis, the low-cost dinner plan specifies five servings of meat or fish and two servings of meat combination or meat substitute, and a division in servings between the two vegetable groups (leafy, green, and yellow, five servings; other vegetables, two servings). The following formulas are, therefore, suggested to compute the cost of dinner and breakfast on a weekly basis:

Cost of breakfast type 1 x 2 + cost of breakfast type 2 x 3 + cost of breakfast type 3 x 2 = average cost of breakfast on basis of 1 week.

Cost of dinner type 1 x 5 + cost of dinner type 2 x 2 = average cost of dinner on basis of 1 week.

The lunches have been classified into three types. Some eating places may serve all three types, in others only one or two of the lunches may be offered on either the table d'hote or a la carte menus. A State may wish to choose one lunch as most representative and take its cost multiplied by 7 to arrive at a weekly average cost, or a division among the three on a weekly basis might arbitrarily be chosen. The formula could be:

Type 1 x 2 + type 2 x 3 + type 3 x 2 = cost of lunch on a weekly basis.

A suggested tabulation form appears in Appendix B.

Estimating Housing Costs

One of the problems in estimating the cost of housing for the budget is the necessity for maintaining State-wide uniformity of specifications. The specifications for living quarters adopted by the State minimum-wage board should represent a level of adequacy and comfort acceptable throughout the State. Consequently, it is important to alter the specifications as little as possible, since the purpose of pricing room rentals in selected cities is to arrive at the cost of a specified level of adequacy and comfort throughout the State rather than to record intercity differences. If it is necessary to price the budget in a city where housing facilities are very inferior to those found in other areas, an allowance based on rentals in cities where housing is more satisfactory might be used in the budget for that city instead of an average of its room rentals.

Lower rentals in small cities may mean lower standards of convenience or comfort in housing. In a small city it may be impossible to secure prices for rooms that meet the bathroom or heating specifications for rooms in a larger city. These less convenient living quarters may be included in the pricing survey, since they are the only ones available. If this is necessary, the rooms selected should be larger and better ventilated, or have other compensatory advantages, thus keeping as close as possible to the general level of comfort set forth in the State-wide specifications.

Methods of Pricing Rooms

The method of securing information on room rentals for the minimum-wage budget may be more or less inclusive, depending on the time and money allotted. A limited survey, made with the assistance of those familiar with the local conditions, will cover only neighborhoods and rooms where satisfactory conditions appear to prevail. A

more costly city-wide survey, in addition to providing an adequate number of rooms meeting the specifications, will give a complete picture of all types of rooms available, from the substandard ones renting for less than the satisfactory rooms, to those clearly beyond a minimum standard.

Both methods may yield information for some rooms that will not meet the specifications and, therefore, should not be used in determining average costs. All schedules and prices collected should be preserved, however, since the prices or the method may be questioned later. Descriptions and rentals of living quarters that do not meet the specifications are useful supporting evidence in presenting the budget rental figure at a public hearing or before a wage board.

The addresses of rooms to be priced can be secured from the room registries of such agencies as the Young Women's Christian Association, Catholic, Jewish, and other organizations, as well as those maintained by colleges and universities, and also from listings of rooming houses in the classified section of the telephone book, and from newspaper advertisements. Persons renting rooms may be able to state where additional rooms can be found. In satisfactory rooming-house neighborhoods, signs in windows may be useful guides. In many cities consultations with police and social agencies will rule out undesirable houses and neighborhoods. In some cities endowed institutions or girls' clubs offer desirable living quarters at low cost. These establishments cannot be considered representative housing, even when they are self-supporting. At best, they take care of relatively few women in a city. And when they have been established for the purpose of providing decent living quarters at less than cost, their prices do not represent costs for a self-supporting woman.

A representative sampling should give a large enough number of room prices to reflect any differences in price between different sections of a city where employed women live. Prices between sections will vary, depending on the demand for living quarters that meet the specifications, and on whether the section is within easy transportation distance to places of employment, as well as on the number of rooms of all kinds available. Too many rooms from one large rooming house should not be included in the sample. It is suggested that one-third of the rooms in a given house that meet the specifications be priced, but it may be necessary to modify this ratio for small cities where it may be important to secure more or less complete coverage of available rooms.

The Schedule

The schedule presented in Appendix A suggests the kind of information that should be obtained in pricing rooms. It provides for recording detailed information to support the definition of the standard set, i. e., the specifications, as well as price information. It should be adapted to meet local conditions in each State.

In deciding on schedule forms, a State may wish to use cards for ease in entering information and in tabulation. Thus, where schedules are filled for more than one room per building only one card will be needed for the items applicable to the building, that is Section A of the suggested schedule, with trailer cards carrying the description of the room and bath (sections B and C of schedule II, pp. 37 and 38).

The schedules filled by the field agents will need careful editing to make sure that only rooms meeting the specifications are included in the calculation of costs. The average weekly cost of such rooms will give the cost of rooms for each city. The weekly rate multiplied by 52 will give the annual estimate.

Room and Board

If a State wishes to make its budget representatives for women who room and board as well as for those who room and eat in restaurants, there are several points to be kept in mind:

1. The rooms and meals in boarding houses should be comparable to other rooms priced and meals eaten in restaurants—that is, they should meet the standards prescribed with the same degree of adequacy.
2. If fewer than three meals a day are provided in the boarding house, costs of the other meals should be estimated from the restaurant schedule and added to the cost of room and board in the boarding house.
3. An estimate should be made of the proportion of employed women living in boarding houses and of those living in rooms and eating out.
4. The cost of room and meals should be considered together as one part of the budget. In determining the cost of this part, a formula such as the following would be used:

(Cost of room and board together) x (percent boarding) = \$....

(Cost of room plus meals out) x (percent eating out) = \$....

Average cost of room and meals (100 per cent) = \$....

Estimating Clothing Costs

In the suggested quantity-quality clothing budget, garments are listed for the four seasons of the year. To compute the cost of clothing for the entire year, it is important that a price be secured for each item. Since it is simplest and requires the least time, it is assumed that all of the budget will be priced at one time.

Number of Price Quotations per Item

The number of prices per clothing item to be collected in a city should be determined by the size of the city in which the pricing is being done. In a large city, it will be necessary to obtain a price for each item from more stores than in a small city because the number of stores in which the article is available will be greater. There are certain items of clothing for which there will be considerable price variation within the limits of any carefully prepared description—for example, dresses, shoes, and hats. More quotations are needed for such articles than for those for which prices are more standardized.

Selection of Stores

After deciding upon the number of quotations to be obtained in each city, it is necessary to choose a representative sample of stores in which to price. Local trade associations, the Chamber of Commerce, newspaper offices, or other organized business groups can provide information on the number and kind of stores in the city. They can state in general terms the kind and quality of merchandise for sale in each store and the volume of business done.

All areas of the city should be represented in the stores selected if working women normally shop in these areas and merchandise

that meets the specifications is available. It should not be necessary to price in small shops where the number of sales to working women is negligible. Neither should prices be obtained from cut-rate stores or stores specializing in distress merchandise since prices may not be consistent or stocks complete at all times. The selected sample of stores should consist of dependable establishments similar in their volume of business on a particular item, but not necessarily similar as to type of store. For example, if four prices are to be obtained for a winter coat and more than four stores sell winter coats that meet the specifications, two stores might be department stores, one a chain store, and one a competitive neighborhood shop.

The Schedule

To price the clothing budget a schedule is needed that gives some general information concerning the stores in which the prices are taken, together with detailed specifications for each article priced and a place for entering the price. A suggested schedule is presented in Appendix A. Actual prices should be secured for items in stock as far as possible. For items out of season, the buyers in the various departments should be asked to specify last season's ceiling price. The total price recorded should be the price of the item plus any additional amount for sales tax. Prices should be obtained from the regular departments of stores. Sale prices or specials should not be included since all women will not have the opportunity or time to take advantage of such special offers.

The item of clothing selected for a price entry should be representative of a sizable stock. If the pricing is done at a time when stocks in a particular store appear low, and the selected item meeting the specifications represents only one or two available items, it would be advisable to go elsewhere and get a price that represents a better stock. It should be kept in mind that it may be necessary to visit a greater number of stores than would appear from the number of price quotations to be secured.

Calculating the Clothing Budget

The yearly clothing cost is the sum of the average price for each article multiplied by the number of each article to be purchased. The tabulation sheet in Appendix B indicates the method of calculating the cost of the clothing budget for a year for each city.

Besides the cost of purchases to be made during the year, there are additional expenses for upkeep that belong in the clothing budget, such as incidental supplies for mending, personal laundry, and shoe cleaning. They should be included in the calculation of the cost of the clothing budget for each city since they vary between cities. A State may wish to allow a lump sum to cover the cost of these items in each city rather than to collect prices for each item.

Tabulation and Summary

Because estimates of the cost of food, clothing, and rent offer more problems than do most of the other budget items, they have been discussed at some length. Costs of other sections of the budget can

be calculated similarly by applying unit costs to the amounts of goods and services specified for the year. The budget allowance for transportation, for example, is the cost of one fare times the number of fares included in the budget.

The discussion of costs has thus far been concerned with finding the cost of specified goods and services in each city where the pricing is being done. In order to arrive at a cost figure representative of the State, the estimated cost for each city must be weighed. An example of a method of weighting is given in table 5, in which weights assigned each city are based on the proportion of the industrial population represented.

TABLE 5.—*Example of assigning weights based on population of cities where budget is priced*

Population of city	Number of cities in survey	Percentage of industrial population represented	Weight assigned to each city
100,000 or more	3	49	16
50,000-100,000	2	18	9
25,000-50,000	2	14	7
Less than 25,000	3	19	6

After the cost of any section of the budget has been determined for each city, the average cost of that section for the State can be calculated by multiplying the average yearly cost of the item for each city by the weight for the city and dividing by the sum of the weights. A suggested form is presented in Appendix B.

The total cost of the budget whether for particular cities or the State as a whole, is primarily the addition of amounts determined for each section. However, any budget provisions made on a percentage basis, such as War Bonds and Social Security contributions, should be calculated as a final step in figuring the total cost. In order that these percentages may be based on a total budget cost that includes them, the remainder of the budget must be considered less than 100 percent. In the suggested budget summary, for example, where War Bonds are indicated as 10 percent and Social Security contributions as 1 percent, the remainder of the budget would be 89 percent of the total.

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APPENDIX A: SUGGESTED SCHEDULES FOR PRICE COLLECTION

I. RESTAURANT AND CAFETERIA MEALS

Schedule No. _____ Name of eating place _____
 City _____ Address _____
 Date _____ District: Business _____
 Agent _____ Residential _____
 Official authorizing collection: _____
 Name _____ Cafeteria _____
 Position _____ Lunch or tearoom _____
 Tips expected: Yes _____ No _____ Restaurant _____
 Specify amount customary _____ Other (specify) _____
 Hours of service: *On weekdays* *On Sundays*
 Breakfast _____
 Lunch _____
 Dinner _____

Menu types ¹ and food items	Size of servings		Cost per food item ²	Price per meal ³
	Approximate weight in ounces	Approximate measure		
Breakfast type 1: Citrus fruit or tomato juice _____				
Egg _____				
Buttered toast _____				
Beverage _____				
Breakfast type 2: Citrus fruit or tomato juice _____				
Cereal and milk or cream _____				
Buttered toast _____				
Beverage _____				
Breakfast type 3: Fresh or stewed fruit _____				
Cereal and milk or cream _____				
Buttered toast _____				
Beverage _____				
Luncheon type 1: Sandwich (cheese, meat, fish, eggs, peanut butter) _____				
Choice of— Salad (vegetable or fruit) _____				
Dessert _____				
Beverage _____				
Luncheon type 2: Vegetable plate (3 vegetables or 2 vegetables and 1 fruit) _____				
Bread and butter _____				
Beverage _____				

(See footnotes at end of table.)

I. Restaurant and Cafeteria Meals—Continued

Menu types ¹ and food items	Size of servings		Cost per food item ²	Price per meal ³
	Approximate weight in ounces	Approximate measure		
Luncheon type 3:				
Stew, thick soup, or chowder-----				
Choice of—				
Salad (vegetable or fruit)-----				
Dessert-----				
Bread and butter-----				
Beverage-----				
Dinner type 1:				
Meat or fish-----				
Potatoes-----				
Green or yellow vegetable-----				
Bread and butter-----				
Choice of —				
Salad (fruit or vegetable other than potato)-----				
Dessert-----				
Beverage-----				
Dinner type 2:⁴				
Meat combination or alternate-----				
Potatoes-----				
Vegetable-----				
Bread and butter-----				
Choice of —				
Salad (fruit or vegetable other than potato)-----				
Dessert-----				
Beverage-----				
Dinner type 3:⁵				
Meat, fish, or poultry-----				
Potatoes-----				
Green or yellow vegetable-----				
Bread and butter-----				
Salad-----				
Dessert-----				
Beverage-----				

Agent's remarks:

¹ Where more than one menu conforms to the suggested meal pattern, the State may wish to price the "volume seller." Sales taxes should be added in States where they exist.

² If table d'hôte or club prices are quoted, omit cost per food item.

³ Sum of cost of food items or table d'hôte price.

⁴ Unnecessary to price this type for moderate-cost plan.

⁵ Unnecessary to price this type for low-cost plan.

II. RENT AND FACILITIES OF ROOM FOR AN EMPLOYED WOMAN

SECTION A

Schedule No. _____ City _____ Date _____ Agent _____

Number of schedules filled for this building _____

Number of identical rooms priced _____

Location:

Name of building _____ Address _____

Informant _____ Fare to work _____

Blocks to bus or streetcar _____ Blocks to restaurant _____

Type of dwelling:

Private home _____ Rooming house _____ Boarding house _____ Apartment house _____

Hotel _____

Number of stories in building _____ Elevator, yes _____, no _____

Number of rooms for rent in building, single _____, double _____

Occupancy:

Managed by owner _____, tenant _____, manager _____

Occupants, male _____, female _____

Fire protection:

Number of stories served by fire escape _____

Halls lighted: Day, window _____, other _____; night, yes _____, no _____

Halls and stairways clean and free from obstructions, yes _____, no _____

Fire extinguishers, number on each floor _____

Privileges, conveniences:

Use of living room, unlimited _____, limited (specify) _____

Laundry facilities, yes _____, no _____, charge _____

Telephone: Incoming, yes _____, no _____; outgoing, yes _____, no _____; charge _____

Rooms cleaned, yes _____, no _____

Extra services: (a) Electric fan, yes _____, no _____; charge _____

(b) Radio, yes _____, no _____; charge _____

(c) Heater, yes _____, no _____; charge _____

(d) Electric iron, yes _____, no _____; charge _____

SECTION B

Description of room:

Charge: Single, without board \$ _____

Single, with board (specify 1, 2, 3 meals daily _____, Sundays _____) \$ _____

Double, without board \$ _____

Double, with board (specify 1, 2, 3 meals daily _____, Sundays _____) \$ _____

Location: Story of dwelling _____

Size: Floor width _____ ft., floor length _____ ft., wall height _____ ft.

Windows: Size in square feet _____

Number _____; opening on street _____ yard _____ court _____ airshaft _____

Screens, yes _____, no _____; shades, yes _____, no _____

Adequate daylight, yes _____, no _____

Cross ventilation, yes _____, no _____

Light: Electric _____, other _____; adequate, yes _____, no _____

Heat: Source _____; adequate, yes _____, no _____

Storage: Closet or wardrobe in room _____; size in square feet _____; lock on closet door, yes _____, no _____

Space for trunk in room, yes _____, no _____

Storage space provided elsewhere, yes _____, no _____

Privacy: Used as passageway, yes _____, no _____; inside lock on door, yes _____, no _____

Furniture: Number of beds_____, bureaus_____, tables_____, chairs_____, desks_____, bookcases_____.
 Furnishings: Rugs, yes_____, no_____; mattress, yes_____, no_____; blankets, yes_____, no_____; bedspreads, yes_____, no_____; clean, yes_____, no_____.
 Linen per week per person: Sheets_____, towels_____, pillowcases_____.

SECTION C

Bath and toilet facilities

Bath on this floor, yes_____, no_____.
 Number of persons using_____.
 Clean, yes_____, no_____.
 Toilet on this floor, yes_____, no_____.
 Number of persons using_____.
 Clean, yes_____, no_____.

III. CLOTHING FOR AN EMPLOYED WOMAN

Schedule No._____ Firm name_____
 City_____ Address_____
 Date_____ District: Business_____
 Agent_____ Residential_____
 Firm official authorizing collection: Type of store: Chain_____
 Name_____ Department_____
 Position_____ Neighborhood_____
 Other (specify)_____

Item number and article (1)	Price (2)	Name or number of sales person supplying data (3)	Notes (4)
Print here names of articles and specifications in detail, ¹ for example—			
11. Separate skirt, wool and rayon, good quality, size 28			
Fabric: Flannel or tweed (new wool content 80 per cent, balance rayon) 10 to 12 ounces per yard.			
Construction and styling: Full-sized; good workmanship; plain style, may have kick pleats; snap or button closing.			
29. Hose, rayon, 75 denier, 45 gauge			
Fabric: Viscose rayon, high twist; heel and toe reinforced with cotton; rayon sole; 150 denier welt.			
Construction and styling: Full-fashioned, plain knit welt with run stop, full-coursed, ringless, not more than 5-flare narrowings.			

¹ Suggested articles and general specifications are listed in table 3, page 14. Specifications printed here should be in sufficient detail to permit agents to identify article in store.

APPENDIX B: SUGGESTED FORMS FOR TABULATION

I. SUGGESTED FORM FOR TABULATING FOOD PRICES

Space may be expanded for any number of places. Yearly cost (weekly cost \times 52) = \$-----.

II. SUGGESTED FORM FOR TABULATING CLOTHING PRICES

Identifica- tion No. (1)	Item (2)	Prices for items in specified stores					Sum of prices for all stores (8)	Average price ¹ (9)	Number to be purchased during year ² (10)	Average cost for the year ³ (11)
		I (3)	II (4)	III (5)	IV (6)	V (7)				
1	Hat, winter									1
2	Hat, summer									1
3	Scarf									1
4	Coat, winter									$\frac{1}{3}$
	Total									4

¹ Column 8 divided by number of price quotations.² From suggested clothing budget, table 3, column 6, page 14.³ Column 9 multiplied by column 10.⁴ The sum of figures in column 11 gives average cost of selected clothing for 1 year in ----- city.

III. SUGGESTED FORM FOR TABULATING AVERAGE COSTS FOR THE STATEItem in the budget¹-----

City (1)	Average cost per year (2)	Relative weight applied (3)	Weight times average cost (4)
	<i>Dollars</i>		<i>Dollars</i>
1			
2			
3			
4			
5			
6			
7			
Total-----			

AVERAGE COST FOR STATE—divide total weighted cost (column 4) by the total of the weights given to the cities (column 3) -----

¹ Separate form to be filled out for each item or group of items, such as food, clothing, housing, etc.

IV. SUGGESTED FORM FOR SUMMARY OF BUDGET COST FOR EMPLOYED WOMAN

Item	Annual cost ¹	Cost per week
Food-----	Dollars	Dollars
Housing-----		
Clothing-----		
Medical and dental care and medicines-----		
Transportation-----		
Personal care:		
Toilet articles and preparations-----		
Services at beauty shops-----		
Education and reading:		
Newspaper, daily and Sunday-----		
Magazines and books-----		
Tuition, paid lessons, materials-----		
Recreation:		
Paid admissions-----		
Outings, excursions-----		
Recreational equipment-----		
Vacation-----		
Candy, sodas, and cigarettes-----		
Miscellaneous-----		
Miscellaneous expenses:		
Telephone calls-----		
Stationery and postage-----		
Other expenses-----		
Gifts and contributions:		
Church contributions-----		
Gifts and contributions to relatives and others-----		
Community Chest and other charities-----		
Occupational expense:		
Union dues-----		
Other occupational expense-----		
Taxes:		
Federal income tax-----		
State income tax-----		
Savings:		
Life insurance premium-----		
Old-age benefit contributions (1 percent)-----		
War Bonds (10 percent)-----		
Total budget cost-----		

¹ From form III for each item.